



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/839,471	04/19/2001	Dean S. Keil	2240.004	2469
21917	7590	08/01/2005	EXAMINER	
MCHALE & SLAVIN, P.A. 2855 PGA BLVD PALM BEACH GARDENS, FL 33410				CUFF, MICHAEL A
		ART UNIT		PAPER NUMBER
				3627

DATE MAILED: 08/01/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/839,471	KEIL, DEAN S.
	Examiner	Art Unit
	Michael Cuff	3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 10 June 2005.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-15 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) Claim(s) _____ is/are allowed.
6) Claim(s) 1-15 is/are rejected.
7) Claim(s) _____ is/are objected to.
8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ .

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ .

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____ .

DETAILED ACTION

Information Disclosure Statement

1. Applicant's IDS, filed 8/13/01, has been received, but with no references. Only the US patents have been considered. (This was not addressed in applicant's response.)

Claim Objection

2. The independent claims have been amended to incorporate means plus function language in an effort to overcome the examiners 35 USC 112 rejection. However, in the process of amending the claims, grammatical and consistency errors arose. For example, the operating program performing the steps including: means for ... The means for is the operating program and the claim is inoperable. Because applicant has made a bona fide effort the non-final rejection will be maintained until the claim is in better format.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-10 and 12 are rejected under 35 U.S.C. 102(e) as being anticipated by Muehlberger et al.

Muehlberger et al. shows, figure 1, a customer operated counter-top terminal system activates various debit card (account numbers are inherent) transactions, provides secure communications with a host computer database, and issues a decrypted authorization code to the customer. The system consists of a main terminal unit with an alphanumeric display. The main terminal unit carries a CPU, memory, and all interface devices, including a keypad for the entry of Personal Identification Numbers (PIN), plus programmable function keys and a swipe reader for reading various cards. The main terminal unit further includes a printer for printing receipts for use by a customer and retailer. The system also includes a remote hand-held keyboard having a keyboard display, typically to be held by a clerk for providing a level of privacy desirable to the customer. The system permits processing services to merchants, allowing them to accept all credit and ATM cards for the purchase of goods or services provided by their establishment, thus providing the advantage of a guaranteed payment for the merchant.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 11 and 13-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Muehlberger et al. in view of Pare, Jr et al.

Muehlberger et al. shows all of the limitations of the claims except for specifying a customer-selected PIN and biometric scanning.

Pare, Jr. et al. teaches, figure 1, a tokenless biometric ATM access system with a customer-selected PIN (column 49, line 26) in order to help the customers remember their PINs and biometric scanners as part of a biometric verification system (Title and throughout reference) in order to provide more security.

Based on the teaching of Pare, Jr. et al., it would have been obvious to one of ordinary skill in the art, at the time the invention was made, to modify the Muehlberger et al. system to incorporate a customer-selected PIN in order to help the customers remember their PINs and biometric scanners as part of a biometric verification system in order to provide more security.

Conclusion

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michael Cuff whose telephone number is (703) 308-0610. The examiner can normally be reached on 8:00 to 5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Robert Olszewski can be reached on (703) 308-5183. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Michael Cuff 7/27/05
Michael Cuff
July 27, 2005